

Attorney Docket No. : 10251-059



DECLARATION FOR PATENT APPLICATION

As a below named inventor, I hereby declare that:

COPY OF PAPERS My residence, post office address and citizenship are as stated below next to my name.
 ORIGINALLY FILED I believe I am the original, first and sole inventor (if only one name is listed below) or an
 original, first and joint inventor (if plural names are listed below) of the subject matter
 which is claimed and for which a patent is sought on the invention entitled:

RISK INSURANCE FINANCIAL PRODUCT AND METHOD

the specification of which is attached hereto unless the following box is checked:

X was filed on February 14, 2002 as United States Application Number
10/076,205 or PCT International Application Number _____ and was
 amended on _____ (if applicable).

I hereby state that I have reviewed and understand the contents of the above identified
 specification, including the claims, as amended by any amendment referred to above.
 I acknowledge the duty to disclose information which is material to patentability as
 defined in 37 CFR § 1.56.

I hereby claim foreign priority benefits under 35 U.S.C. § 119(a) or § 365(b) of any
 foreign application(s) for patent or inventor's certificate, or § 365(a) of any PCT
 International application which designated at least one country other than the United
 States, listed below and have also identified, by checking the box, any foreign application
 for patent or inventor's certificate, or PCT International Application having a filing date
 before that of the application on which priority is claimed.

Prior Foreign Application(s)

Priority Not Claimed

| | | | |
|-------------------|--------------------|---------------------------------|-------|
| _____ (Number) | _____ (Country) | _____ (Day/Month/Year Filed) | _____ |
| _____ (Number) | _____ (Country) | _____ (Day/Month/Year Filed) | _____ |

20076205-061302

Ser. No. : 10/076,205

Attorney Docket No. : 10251-059

I hereby claim the benefit under 35 U.S.C. § 119(e) of any United States provisional application(s) listed below.

60/268,904
(Application Number)

February 14, 2001
(Filing Date)

(Application Number)

(Filing Date)

I hereby claim the benefit under 35 U.S.C. § 120 of any United States application(s), or § 365(c) of any PCT International application designating the United States, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States or PCT International application in the manner provided by the first paragraph of 35 U.S.C. § 112, I acknowledge the duty to disclose information which is material to patentability as defined in 37 CFR § 1.56 which became available between the filing date of the prior application and the national or PCT International filing date of this application.

(Application Number)

(Filing Date)

(Status--patented,
pending, abandoned)

I hereby appoint the following attorney(s) and/or agent(s) to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith:

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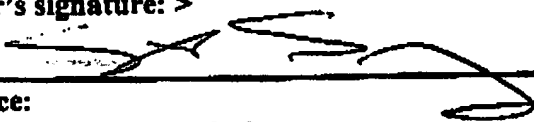
New York, New York 10036

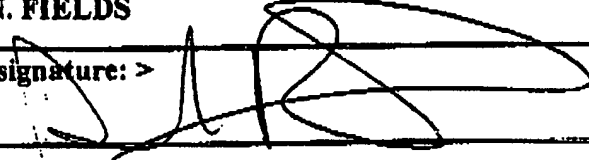
10076205-061302

Ser. No. : 10/076,205

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I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

| | |
|------------------------------------------------------------------------------------------------------------------------|------------------------------------|
| Full name of the first or sole inventor (given name, family name): Steven R. SELESNY | |
| Inventor's signature: >  | Date: > April 8, 2002 |
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